

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

In re: WILFREDO C CORDERO	§	Case No. :07-bk-22000
CRYSTAL D CORDERO	§	
	§	
Debtors	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

FREDERICK L REIGLE, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/12/2007.
- 2) The plan was confirmed on 08/28/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/22/2008, 09/10/2009, 08/11/2011, 08/16/2012.
- 5) The case was completed on 01/17/2013.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 72.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,540.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 11,433.25	
Less amount refunded to debtor	\$ 0.25	
<b>NET RECEIPTS</b>		<b>\$ 11,433.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 1,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,103.05	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 2,103.05</b>
Attorney fees paid and disclosed by debtor:	\$ 2,000.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
THOMAS L LIGHTNER ESQ	Lgl	0.00	NA	NA	0.00	0.00
FREDERICK L. REIGLE TRUSTEE	Adm	0.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE	Uns	0.00	NA	NA	0.00	0.00
RECOVERY MGMT SYSTEMS CORP	Uns	0.00	NA	NA	0.00	0.00
AES GRADUATE LOAN SERVICES	Uns	0.00	NA	NA	0.00	0.00
ALLENTOWN ASSOC PSYCH-DR	Uns	0.00	NA	NA	0.00	0.00
AMATO & ASSOCIATES, PC	Uns	0.00	2,491.85	2,491.85	37.65	0.00
ASPIRE	Uns	0.00	NA	NA	0.00	0.00
BANCO POPULAR	Uns	0.00	NA	NA	0.00	0.00
BERKHEIMER TAX	Uns	0.00	NA	NA	0.00	0.00
BETHLEHEM EMERGENCY CARE	Uns	0.00	NA	NA	0.00	0.00
BUREAU OF COLLECTION	Uns	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Uns	0.00	NA	NA	0.00	0.00
CAPITAL ONE MASTERCARD	Uns	0.00	NA	NA	0.00	0.00
CENTURY TWENTY-ONE	Uns	0.00	NA	NA	0.00	0.00
CITY OF ALLENTOWN	Sec	0.00	614.16	614.16	614.16	0.00
CITY OF ALLENTOWN	Pri	0.00	656.16	42.00	42.00	0.00
CREDITTECH	Uns	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CROSS COUNTRY BANK	Uns	0.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES	Uns	0.00	NA	NA	0.00	0.00
DIRECTV	Uns	0.00	NA	NA	0.00	0.00
DISH NETWORK	Uns	0.00	NA	NA	0.00	0.00
DOLLAR FINANCIAL GROUP INC.	Uns	0.00	NA	NA	0.00	0.00
EPMG OF PENNSYLVANIA	Uns	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	0.00	524.33	524.33	7.93	0.00
GMAC	Uns	0.00	6,834.22	6,834.22	103.27	0.00
GMAC	Uns	0.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	0.00	907.71	907.71	13.72	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	0.00	591.16	591.16	8.93	0.00
NCO FINANCIAL SYSTEMS	Uns	0.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS, INC	Uns	0.00	NA	NA	0.00	0.00
ORCHARD BANK	Uns	0.00	NA	NA	0.00	0.00
PENN FOUNDATION	Uns	0.00	NA	NA	0.00	0.00
PHH MORTGAGE CORPORATION	Sec	0.00	120,510.71	8,109.58	8,109.58	0.00
PLATINUM RECOVERY SOLUTIONS	Uns	0.00	NA	NA	0.00	0.00
POWELL ROGERS & SPEAKS INC.	Uns	0.00	NA	NA	0.00	0.00
PPL	Uns	0.00	3,260.17	3,260.17	49.26	0.00
ECAST SETTLEMENT	Uns	0.00	2,303.99	2,303.99	34.81	0.00
PREMIER BANKCARD/CHARTER	Uns	0.00	378.97	378.97	5.73	0.00
QUAKERTOWN NATIONAL BANK	Uns	0.00	NA	NA	0.00	0.00
GE MONEY BANK (QVC)	Uns	0.00	672.65	672.65	10.17	0.00
RAYMOUR & FLANIGAN	Uns	0.00	NA	NA	0.00	0.00
RCN	Uns	0.00	NA	NA	0.00	0.00
RCN	Uns	0.00	NA	NA	0.00	0.00
RECOVERY MGMT SYSTEMS CORP	Uns	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	1,574.41	1,574.41	23.79	0.00
SACRED HEART HOSPITAL	Uns	0.00	NA	NA	0.00	0.00
SERVICE ELECTRIC CABLE TV	Uns	0.00	NA	NA	0.00	0.00
SPEIGEL	Uns	0.00	NA	NA	0.00	0.00
SPRINT-NEXTEL CORPORATION	Uns	0.00	2,027.97	2,027.97	30.65	0.00
ST LUKE'S EMERGENCY PHYS SPEC	Uns	0.00	NA	NA	0.00	0.00
ST. LUKES EMERGENCY	Uns	0.00	NA	NA	0.00	0.00
SUNEAST CREDIT UNION	Uns	0.00	7,925.97	7,925.97	119.77	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
T MOBILE USA INC	Uns	0.00	221.39	221.39	3.34	0.00
EAST BAY FUNDING LLC	Uns	0.00	338.15	338.15	5.11	0.00
THOMAS E. YOUNG, MD	Uns	0.00	89.67	89.67	1.35	0.00
TRANSWORLD SYSTEMS	Uns	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	0.00	615.76	615.76	9.30	0.00
UGI	Uns	0.00	NA	NA	0.00	0.00
UGI UTILITIES INC	Uns	0.00	663.37	663.37	10.02	0.00
VERIZON PENN	Uns	0.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Uns	0.00	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Uns	0.00	395.40	395.40	5.98	0.00
ECAST SETTLEMENT	Uns	0.00	644.04	644.04	9.73	0.00
ECAST SETTLEMENT	Uns	0.00	1,408.92	1,408.92	21.29	0.00
PORTFOLIO RECOVERY	Uns	0.00	634.10	634.10	9.58	0.00
PORTFOLIO RECOVERY	Uns	0.00	2,834.92	2,834.92	42.83	0.00
THOMAS L LIGHTNER ESQ	Lgl	3,000.00	1,000.00	1,000.00	1,000.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 8,109.58	\$ 8,109.58	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 614.16	\$ 614.16	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 8,723.74</b>	<b>\$ 8,723.74</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 42.00	\$ 42.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 42.00</b>	<b>\$ 42.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 37,339.12</b>	<b>\$ 564.21</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 2,103.05	
Disbursements to Creditors	\$ 9,329.95	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 11,433.00</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 11/12/2013

By: /s/ Frederick L. Reigle, Esq.  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.